

Attorney Docket No. : 10251-052
*#3***DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

IDENTITY INSURANCE TRANSACTION METHOD

the specification of which is attached hereto unless the following box is checked:

was filed on October 26, 2001 as United States Application Number 10/040,911 or PCT International Application Number _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified, by checking the box, any foreign application for patent or inventor's certificate, or PCT International Application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

(Number)

(Country)

(Day/Month/Year Filed)

(Number)

(Country)

(Day/Month/Year Filed)

Ser. No. : 10/040,911

Attorney Docket No. : 10251-052

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/243,601
(Application Number)

October 26, 2000
(Filing Date)

(Application Number)

(Filing Date)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Number)

(Filing Date)

(Status--patented,
pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

**Charles Guttman, Reg. No. 29,161;
Kenneth Rubenstein, Reg. No. 30,586;
Evan L. Kahn, Reg. No. 35,912;
Anthony C. Coles, Reg. No. 34,139;
Gregg I. Goldman, Reg. No. 38,896;
Rachel S. Watt, Patent Agent, Reg. No. 46,186;
Manuel C. Nelson, Reg. No. 44,969;
Tzvi Hirshaut, Reg. No. 38,732;
Mitul Desai, Reg. No. 46,661;
John C. Stellabotte, Reg. No. 47,969; and
Louis Greco, Reg. No. 41,799**

Address all telephone calls to Gregg I. Goldman at telephone number: (212) 969-3000
Address all correspondence to Proskauer Rose LLP

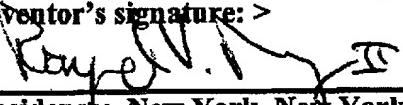
1585 Broadway
New York, New York 10036

TELETYPE REGISTRATION NO. 10251-052

Ser. No. : 10/040,911

Attorney Docket No. : 10251-052

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of the first or sole inventor (given name, family name): Ray BERG	
Inventor's signature: > 	Date: > 7-28-02
Residence: New York, New York 10128	Citizenship: US
Post Office Address: 245 East 93 rd Street New York, New York 10128	

Full name of the second or sole inventor (given name, family name): Greg M. SHANTON	
Inventor's signature: >	Date: >
Residence: Centeville, Virginia 20120	Citizenship: US
Post Office Address: 5846 Owens Wood Court Centeville, Virginia 20120	



Attorney Docket No. : 10251-052

DECLARATION FOR PATENT APPLICATION

**COPY OF PAPERS
ORIGINALLY FILED**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

IDENTITY INSURANCE TRANSACTION METHOD

the specification of which is attached hereto unless the following box is checked:

was filed on October 26, 2001 as United States Application Number 10/040,911 or PCT International Application Number _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified, by checking the box, any foreign application for patent or inventor's certificate, or PCT International Application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

SEARCHED - INDEXED - SERIALIZED - FILED

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/243,601
(Application Number)

October 26, 2000
(Filing Date)

(Application Number)

(Filing Date)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Number)

(Filing Date)

(Status--patented,
pending, abandoned)

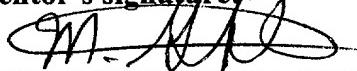
I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

**Charles Guttman, Reg. No. 29,161;
Kenneth Rubenstein, Reg. No. 30,586;
Evan L. Kahn, Reg. No. 35,912;
Anthony C. Coles, Reg. No. 34,139;
Gregg I. Goldman, Reg. No. 38,896;
Rachel S. Watt, Patent Agent, Reg. No. 46,186;
Manuel C. Nelson, Reg. No. 44,969;
Tzvi Hirshaut, Reg. No. 38,732;
Mitul Desai, Reg. No. 46,661;
John C. Stellabotte, Reg. No. 47,969; and
Louis Greco, Reg. No. 41,799**

Address all telephone calls to **Gregg I. Goldman** at telephone number: (212) 969-3000
Address all correspondence to **Proskauer Rose LLP**

**1585 Broadway
New York, New York 10036**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of the first or sole inventor (given name, family name):**Ray BERG****Inventor's signature: >****Date: >****Residence: New York, New York 10128****Citizenship:**
US**Post Office Address: 245 East 93rd Street
New York, New York 10128****Full name of the second or sole inventor (given name, family name):**~~Greg M. SHANTON~~ M. GREG Shanton *gnth***Inventor's signature: >****Date: >***3/23/2002***Residence: Centeville, Virginia 20120****Citizenship:**
US**Post Office Address: 5846 Owens Wood Court
Centeville, Virginia 20120**